

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: KIMBERLY PALKOVICS § Case No.: 07-04508
§
§
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/14/2007.
- 2) This case was confirmed on 06/07/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/13/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/02/2007.
- 5) The case was completed on 01/11/2011.
- 6) Number of months from filing to the last payment: 46
- 7) Number of months case was pending: 50
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 3,700.00
- 10) Amount of unsecured claims discharged without payment \$ 23,291.06
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 8,592.00
Less amount refunded to debtor	\$ 312.00
NET RECEIPTS	\$ 8,280.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,000.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 568.00
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 3,568.00

Attorney fees paid and disclosed by debtor	\$.00
--	--------

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ADVANCE AMERICA CASH	UNSECURED	1,950.00	.00	.00	.00	.00
AKARRASEL	UNSECURED	100.00	NA	NA	.00	.00
AMERICAS FINANCIAL S	UNSECURED	585.97	585.97	585.97	280.05	.00
AMERICASH LOANS LLC	UNSECURED	1,213.03	1,043.68	1,043.68	498.80	.00
AMERICASH LOANS LLC	UNSECURED	594.86	594.86	594.86	284.30	.00
AVON PRODUCTS	UNSECURED	634.34	NA	NA	.00	.00
AVON MORTON GROVE	OTHER	.00	NA	NA	.00	.00
BMG MUSIC	UNSECURED	44.43	NA	NA	.00	.00
BRIGHT HORIZONS	UNSECURED	3,618.54	NA	NA	.00	.00
BROTHER LOAN & FINAN	UNSECURED	950.82	731.00	731.00	349.36	.00
EQUIFAX	UNSECURED	45.00	NA	NA	.00	.00
CHECK N GO	UNSECURED	235.00	NA	NA	.00	.00
CERTEGY	UNSECURED	35.42	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	2,105.00	2,355.00	2,355.00	1,126.44	.00
SECRETARY OF STATE	OTHER	.00	NA	NA	.00	.00
CITY OF NORTHLAKE	UNSECURED	250.00	NA	NA	.00	.00
COMED	UNSECURED	300.00	NA	NA	.00	.00
DOLLAR TREE	UNSECURED	27.18	NA	NA	.00	.00
DOMINICKS	UNSECURED	225.00	NA	NA	.00	.00
DOMINICKS	UNSECURED	225.00	NA	NA	.00	.00
TELECHECK	UNSECURED	225.00	NA	NA	.00	.00
TELECHECK	UNSECURED	225.00	NA	NA	.00	.00
TELECHECK	UNSECURED	225.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CERTEGY PAYMENT RECO	UNSECURED	45.00	NA	NA	.00	.00
BENNETT & DELONEY	UNSECURED	46.30	NA	NA	.00	.00
UCNB GENESIS FINANCI	UNSECURED	600.00	NA	NA	.00	.00
GROLIER BOOKS	UNSECURED	30.90	NA	NA	.00	.00
RIDDLE & ASSOCIATES	UNSECURED	45.00	NA	NA	.00	.00
HEARTLAND COLLECTION	UNSECURED	29.98	NA	NA	.00	.00
CHECK FRAUD DIV NATL	UNSECURED	150.00	NA	NA	.00	.00
KIDSWATCH PLUS	UNSECURED	1,600.00	1,523.66	1,523.66	728.19	.00
AMERICAN COLLECTIONS	UNSECURED	70.00	NA	NA	.00	.00
KMART	UNSECURED	90.00	NA	NA	.00	.00
MRB	UNSECURED	69.84	NA	NA	.00	.00
KMART	UNSECURED	84.51	NA	NA	.00	.00
AUDIT SYSTEMS	UNSECURED	1,300.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	1,126.95	1,245.09	1,245.09	595.05	.00
CERTEGY CHECKS	UNSECURED	135.42	NA	NA	.00	.00
OSCO DRUG STORE	UNSECURED	27.62	NA	NA	.00	.00
PAYDAY EXPRESS	UNSECURED	360.00	NA	NA	.00	.00
PEOPLES ENERGY	UNSECURED	2,707.69	NA	NA	.00	.00
HARRIS & HARRIS	OTHER	.00	NA	NA	.00	.00
ROLLING STONES	UNSECURED	135.86	NA	NA	.00	.00
ROLLING STONES	UNSECURED	35.86	NA	NA	.00	.00
SBC	UNSECURED	200.00	NA	NA	.00	.00
SBC	UNSECURED	182.62	182.62	182.62	86.56	.00
ASSET ACCEPTANCE LLC	OTHER	.00	NA	NA	.00	.00
STATE FARM	UNSECURED	732.00	NA	NA	.00	.00
SUN CASH	UNSECURED	280.00	NA	NA	.00	.00
TCF FINANCIAL SERVIC	UNSECURED	1,000.00	NA	NA	.00	.00
TCF NATIONAL BANK	UNSECURED	500.00	NA	NA	.00	.00
TCF NATIONAL BANK	UNSECURED	452.63	NA	NA	.00	.00
TCF	UNSECURED	975.64	NA	NA	.00	.00
TELECHECK	UNSECURED	43.56	NA	NA	.00	.00
USA PAYDAY LOANS	UNSECURED	942.50	942.50	942.50	450.44	.00
VALUE AUTO MART	SECURED	3,007.86	.00	100.00	100.00	1.34
ACCUCHECK	UNSECURED	35.00	NA	NA	.00	.00
ARMOR SYSTEMS CORP	UNSECURED	100.00	NA	NA	.00	.00
VILLAGE OF NORRIDGE	OTHER	.00	NA	NA	.00	.00
WALMART STORES INC	UNSECURED	66.46	NA	NA	.00	.00
COMPUTER CREDIT SERV	UNSECURED	469.00	NA	NA	.00	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	58.00	58.00	27.49	.00
ILLINOIS DEPT OF REV	PRIORITY	NA	25.00	25.00	25.00	.00
AMERICAS FINANCIAL S	UNSECURED	NA	332.65	332.65	158.98	.00
GENESIS FINANCIAL &	UNSECURED	NA	10,418.51	1,048.51	.00	.00
CHRISTINE PALKOVICS	OTHER	.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	100.00	100.00	1.34
All Other Secured	.00	.00	.00
TOTAL SECURED:	100.00	100.00	1.34
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	25.00	25.00	.00
TOTAL PRIORITY:	25.00	25.00	.00
GENERAL UNSECURED PAYMENTS:	10,643.54	4,585.66	.00

Disbursements:

Expenses of Administration	\$ 3,568.00
Disbursements to Creditors	\$ 4,712.00

TOTAL DISBURSEMENTS: \$ 8,280.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/17/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.